Fill in this information to identify your ca	ase:
United States Bankruptcy Court for the: DISTRICT OF ARIZONA	
Case number (if known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture	Navy	Eric	
	identification (for example,	First Name	First Name	
	your driver's license or		Alexzander	
	passport).	Middle Name	Middle Name	
		Howard	Howard	
	Bring your picture identification to your meeting	Last Name	Last Name	
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)	
2.	All other names you	Navy		
	have used in the last 8 years	First Name	First Name	
	Include your married or maiden names.	Middle Name	Middle Name	
		Yann		
	maiden names.	Last Name	Last Name	
3.	Only the last 4 digits of	xxx - xx - <u>1</u> <u>4</u> <u>0</u> <u>6</u>	xxx - xx - 4 2 9 8	
	your Social Security number or federal			
	Individual Taxpayer	OR	OR	
	Identification number (ITIN)	9xx - xx	9xx - xx	
4.	Any business names and Employer Identification Numbers	✓ I have not used any business names or EINs.	✓ I have not used any business names or EINs.	
	(EIN) you have used in the last 8 years	Business name	Business name	
	•	Business name	Business name	
	Include trade names and			
	doing business as names	Business name	Business name	

	otor 1 Navy Howard otor 2 Eric Alexzan		Case number (if known)			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
		EIN	EIN			
5.	Where you live	EIN	EIN If Debtor 2 lives at a different address:			
		2932 E Osborn Rd #347				
		Number Street	Number Street			
		Phoenix AZ 85016				
		City State ZIP Code	City State ZIP Code			
		Maricopa County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.			
		Number Street	Number Street			
		P.O. Box	P.O. Box			
		City State ZIP Code	City State ZIP Code			
6.	Why you are choosing	Check one:	Check one:			
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)			
Ρ	art 2: Tell the Co	ourt About Your Bankruptcy Case				
7.	The chapter of the Bankruptcy Code you		otice Required by 11 U.S.C. § 342(b) for Individuals Filing f page 1 and check the appropriate box.			
	are choosing to file under	Chapter 7				
		Chapter 11				
		Chapter 12				
		Chapter 13				
		□				

	Debtor 1 Navy Howard Debtor 2 Eric Alexzander How				Case nun	nber (if known)				
8. How you will pay the fee		ay the fee [cou pay	will pay the entire fee when I file my petition. Please check with the clerk's office in your local ourt for more details about how you may pay. Typically, if you are paying the fee yourself, you may ay with cash, cashier's check, or money order. If your attorney is submitting your payment on your ehalf, your attorney may pay with a credit card or check with a pre-printed address.						
		6		eed to pay the fee in installments. If ividuals to Pay The Filing Fee in Insta	•		and attach the Application for			
		Γ	By tha	quest that my fee be waived (You make) law, a judge may, but is not required to a 150% of the official poverty line that in installments). If you choose this oping Fee Waived (Official Form 103B) a	o, waive your applies to you otion, you mus	fee, and may do ur family size and st fill out the App	so only if your income is less d you are unable to pay the			
9.	Have you filed t		7 No							
	bankruptcy with last 8 years?	uptcy within the	Ye	S.						
			istrict		When	MM / DD / YYYY	Case number			
		D	istrict		When					
		D	istrict		When		Case number			
10.	Are any bankru	ptcy 5	7 No							
	cases pending filed by a spous	_	- 1 Ye	S.						
	not filing this c	ase with	- ebtor			Relationsh	p to you			
	you, or by a but partner, or by a	siness								
	affiliate?	J	istrict		Which	MM / DD / YYYY	Case number,if known			
		D	ebtor			Relationsh	ip to you			
		D	istrict		When		Case number,			
						MM / DD / YYYY	if known			
11.	Do you rent you residence?	ur [No Ye		ction judgmen	t against you?				
				No. Go to line 12. Yes. Fill out Initial Statement	: About an Evi	ction Judgment	Against You (Form 101A)			

and file it as part of this bankruptcy petition.

Debtor 1 Navy Howard Debtor 2 Eric Alexzander Ho		ward			Case number	(if known)			
P	art 3:	Report About Ar	າy Bເ	ısine	sses You Own as	a Sole Proprietor			
12.	-	u a sole proprietor full- or part-time ss?			Go to Part 4. Name and location of b	pusiness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.				Name of business, if any Number Street				
	sole pro	ave more than one oprietorship, use a e sheet and attach it petition.			Health Care Busi	e box to describe your business iness (as defined in 11 U.S.C. al Estate (as defined in 11 U.S. defined in 11 U.S.C. § 101(53A) er (as defined in 11 U.S.C. § 10/96	§ 101(27A)) C. § 101(51B))	ZIP Cod	de
13.	Chapter 11 of the Bankruptcy Code and		can mos	set ap st rece	ppropriate deadlines. If nt balance sheet, stater	the court must know whether you indicate that you are a smanner of operations, cash-flow so texist, follow the procedure in	all business deb tatement, and fe	tor, you i ederal inc	must attach your come tax return
	debtor?	$\overline{\mathbf{V}}$	No.	I am not filing under C	Chapter 11.				
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).		No.	I am filing under Chap the Bankruptcy Code.	oter 11, but I am NOT a small b	usiness debtor a	accordino	g to the definition in	
			Yes.	I am filing under Chap Bankruptcy Code.	oter 11 and I am a small busine	ess debtor accor	ding to th	ne definition in the	
P	art 4:	Report If You Ov	vn o	r Hav	e Any Hazardous	Property or Any Propert	ty That Need	ls Imm	ediate Attention
14.	propert alleged immine	own or have any ty that poses or is to pose a threat of ent and identifiable		No Yes.	What is the hazard?				
	hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				If immediate attention	is needed, why is it needed?			
					Where is the property	? Number Street			
						City	<u> </u>	tate	ZIP Code

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case): You must check one:

☑ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Desc

Debtor 1	Navy Howard

Debtor 2 <u>Eric Alexzander Howard</u>

Case number (if known)

Part 6:	Answer These Questions for Reporting Purposes
Part o:	Answer These Questions for Reporting Purposes

16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. ✓ Yes. Go to line 17.						
		16b.		4					
		16c.	State the type of debts yo	u owe	e that are not consumer or bus	siness	s debts.		
17.	Are you filing under Chapter 7?		No. I am not filing under	Chap	ter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	\square	•			•	xempt property is excluded and to distribute to unsecured creditors?		
18.	How many creditors do you estimate that you owe?		1-49 50-99 100-199 200-999		1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000		
19.	How much do you estimate your assets to be worth?		\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?		\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	0000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion		

Debtor	1	Navy	Howard

Debtor 2 **Eric Alexzander Howard** Case number (if known)

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Navy Howard

Navy Howard, Debtor 1

Executed on **03/12/2019** MM / DD / YYYY X /s/ Eric Alexzander Howard

Eric Alexzander Howard, Debtor 2

Executed on 03/12/2019 MM / DD / YYYY

Debtor 1	Navy Howard	
Debtor 2	Eric Alexzander Howard	Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Nolan Sorensen		Date	03/12/2019
Signature of Attorney for Debtor		24.0	MM / DD / YYYY
Nolan Sorensen			
Printed name			
Top Law			
Firm Name			
7776 S Pointe Parkway W STE 140			
Number Street			
-			
Phoenix	AZ		85044
City	State		ZIP Code
Contact phone (480) 744-4428	Email address <u>f</u>	oplav	vaz@gmail.com
033860	AZ		_
Bar number	State		

UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA PHOENIX DIVISION

In re	Navy Howard	Case No.	
	Eric Alexzander Howard		
		Chapter	7

	Chapter <u>7</u>				
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept				
	Prior to the filing of this statement I have received				
	Balance Due				
2.	The source of the compensation paid to me was: ☐ Debtor ☐ Other (specify)				
3.	The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify)				
4.	☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;				
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;				
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;				
	d. [Other provisions as needed]				
	\$335.00 filing fee to be paid from above-listed fee.				

6.	6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:				
CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for					
representation of the debtor(s) in this bankruptcy proceeding.					
	03/12/2019	/s/ Nolan Sorensen			
	Date	Nolan Sorensen	Bar No. 033860		
ı	Dale	Noian Sorensen	Dai INU. U3300U		

UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA PHOENIX DIVISION

IN RE: Navy Howard Eric Alexzander Howard

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

know	The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her mowledge.					
Date	3/12/2019		/s/ Navy Howard Navy Howard			
Date	3/12/2019	Signature	/s/ Eric Alexzander Howard Eric Alexzander Howard			

Ad Astra Recovery Service 8918 W 21st St N Ste 200 PMB 303 Wichita, KS 67205-1880

Arstrat 9800 Centre Pkwy Ste 1100 Houston, TX 77036

Auto Now Financial Svcs PO Box 816 Glendale, AZ 85311

Bean-Rio Salado Equity LLC dba Atwater Apartments 7750 N 12th St Phoenix, AZ 85020

Berlin Wheeler Inc KS PO Box 479 Topeka, KS 66601

Bureau of Medical Economics PO Box 20247 Phoenix, AZ 85036-0247

Caine & Weiner 5805 Sepulveda Blvd 4th Fl Sherman Oaks, CA 91411

Capital One PO Box 30281 Salt Lake City, UT 84130-0281

Cash Time Loan Centers 7430 S 48th St Ste 100 Phoenix, AZ 85042

CenturyLink 100 Centurylink Dr Monroe, LA 71203

CMRE Financial Services 3075 E Imperial Hwy 200 Brea, CA 92821

Coast to Coast Financial PO Box 2086 Thousand Oaks, CA 91360

Computer Credit Inc 470 W Hanes Mill Rd Winston-Salem, NC 27113-5238

Copper Star Properties LLC c/o Hymson Goldson Pantiliat & Lohr 16427 N Scottsdale Rd Ste 300 Scottsdale, AZ 85254

Credit Collection Services PO Box 607 Norwood, MA 02062

Credit Collection Services 725 Canton St Norwood, MA 02062

Dignity Health Chandler Regional Med Ctr File 56233 Los Angeles, CA 90074-6233

DirecTV PO Box 5007 Carol Stream, IL 60197-5007 Diversified Consultants Inc PO Box 551268 Jacksonville, FL 32255-1268

Drummond Financial Svcs LLC dba Loan Max 5799 Springboro Pike West Carrollton, OH 45449

Dynamic Recovery Solutions 135 Interstate Blvd Greenville, SC 29615

Electric District No 3 41630 W Louis Johnson Dr Maricopa, AZ 85138

Enhanced Recovery PO Box 57547 Jacksonville, FL 32241

Fed Loan Servicing PO Box 60610 Harrisburg, PA 17106-0610

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

Global Water Resources 21410 N 19th Ave Ste 200 Phoenix, AZ 85027

HealthCare Connection 1401 Steffen Ave Cincinnati, OH 45215 Honor Finance 909 Davis St Ste 260 Evanston, IL 60201-3645

Hull, Holliday & Holliday PLC 7000 N 16th St Phoenix, AZ 85020

IC Systems
PO Box 64378
St Paul, MN 64378

Jefferson Capital Systems 16 McLeland Rd St Cloud, MN 56303

Madison School District #38 5601 N 16th St, Phoenix, AZ 85016

Midwest Recovery 514 Earth City Plaza Ste 100 Earth City, MO 63045

MiraMed Revenue Group 360 E 22nd St Lombard, IL 60148

Money Lion PO Box 1547 Sandy, UT 84091

NCB Management Services Inc PO Box 1099 Langhorne, PA 19047 Online Information Svcs PO Box 1489 Winterville, NC 28590

Orbitel Communications 2116 N John Wayne Pkwy B-9 Maricopa, AZ 85319

RevSolve Inc 1395 N Hayden Rd Scottsdale, AZ 85257

RSI Enterprises PO Box 16190 Phoenix, AZ 85011

Safe Auto Insurance 4 Easton Oval Columbus, OH 43219

Senex Services 3333 Founders Rd 2nd Fl Indianpolis, IN 46268

SMI Imaging LLC AZ PO Box 204165 Dallas, TX 75320

Source Receivables Mgmt 4615 Dundas Dr Ste 102 Greensboro, NC 27407

Southern Hills Acceptance LLC PO Box 25570 Santa Ana, CA 92799

Synergy Radiology Assoc 7026 Old Katy Rd Ste 276 Houston, TX 77024-2187

The Osborn Apartments 2928 E Osborn Rd Phoenix, AZ 85016

Transworld Systems 500 Virginia Dr Ft Washington, PA 19034

TRS Recovery Services Inc PO Box 60022 City of Industry, CA 91716-0022

Verizon Wireless PO Box 26055 Minneapolis, MN 55426

Waypoint Resource Group PO Box 8588 Round Rock, TX 78683-8588

Web Bank/Fresh Start 6250 Ridgewood Rd St Cloud, MN 56303

Westlake Portfolio Mgmt LLC PO Box 76809 Los Angeles, CA 90076-0809